

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

In the Matter of:

WAYNE TAYLOR AND,
SHARON TAYLOR

Bankruptcy Case No.: 2015-32356-GMH

Debtor(s)

Chapter 13

NOTICE AND REQUEST TO MODIFY CHAPTER 13 PLAN

Wayne and Sharon Taylor have filed papers with the court requesting modification of the Chapter 13 Plan in the above case.

Your Rights May be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to modify the plan as proposed, or if you want the court to consider your views on the request, then on or before 21 days after service of this notice, you or your attorney must:

File with the court a written request for hearing which shall contain a short and plain statement of the factual and legal basis for the objection. File your written request at:

Clerk of Bankruptcy Court
517 E. Wisconsin Avenue
Room 126
Milwaukee, WI 53202-4581

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

MILLER & MILLER LAW, LLC
735 West Wisconsin Avenue
Suite 600
Milwaukee, Wisconsin 53233
(414) 277-7742
(414) 277-1303

You must also mail a copy to:

Attorney Krysta L. Kerr
MILLER & MILLER LAW, LLC
735 West Wisconsin Avenue
Suite 600
Milwaukee, Wisconsin 53233

If you or your attorney do not take these steps, the court may decide that you do not oppose the request and may enter an order modifying the Plan.

REQUEST TO MODIFY CHAPTER 13 PLAN

1. The Proponent of this modification is

 X **the Debtor;**
_____ the Chapter 13 Trustee (post-confirmation only);
_____ the holder of an unsecured claim (Name: _____)
(post-confirmation modification only).

2. This is a request to modify a Chapter 13 Plan:

A. _____ post-confirmation;

B. **X pre-confirmation;**

i. ___ Debtor(s)/Debtor(s) attorney certifies that the proposed modification does not materially adversely affect creditors (Local Bankruptcy Rule 3015(b);

ii. **X** Debtor(s)/Debtor(s) attorney certifies that the proposed modification materially adversely affects only the following creditors and a copy of the proposed modification has been served on them (Local Bankruptcy Rule 3015(b)). The creditors affected are:

All Creditors of Record

3. The Proponent wishes to modify the Chapter 13 Plan to do the following:

Pay the secured claims filed by the Wisconsin Department of Workforce Development and Prime Financial, Provide for payments to United Consumer Financial Services, remove payment of 2015 property taxes from plan.

4. The reason(s) for the modification is/are:

See 5B; Trustee request

5. A. ____ The Chapter 13 Plan confirmed or last modified on _____ is modified as follows:

B. X The unconfirmed Chapter 13 Plan, dated November 19, 2015, is modified as follows:

- 1. Debtor will pay claim 14-1 as filed by the Department of Workforce Development Unemployment Insurance together with 0% interest.**
- 2. Debtor hereby removes the payment of their 2015 property taxes from the plan, as those taxes were not yet assessed at the time their case was filed.**
- 3. Debtor shall pay Prime Financial Credit Union \$11,782.00 together with 5.25% interest for the 2011 Chevrolet Aveo. This debt must be paid in full because this loan was executed on March 31st, 2014 which is within 910 days of filing.**

4. **The Trustee shall monthly pre-confirmation adequate protection payments of \$337.10 monthly on Prime Financial's claim.**
5. **Debtors shall pay United Consumer Financial Service \$1,106.00 plus 3.25% interest for Kirby Vacuum. Pre-Confirmation, the Trustee shall monthly pre-confirmation adequate protection payments of \$50.00. Post-Confirmation United Consumer Financial's claim shall receive pro-rata payments.**
6. **The balance of attorney fees shall be paid as follows: All funds available at the initial disbursement after confirmation shall be split between administrative fees and secured creditors; thereafter, the available funds shall be split between the remainder of attorney fees and secured creditors until attorney's fees are paid in full.**
7. **Debtors adjust their payments as follows:
The payroll deduction being taken from Mr. Taylor's payroll will increase from \$96.00 to \$109.00 weekly and the payroll deductions being taken from Ms. Taylor's payroll will decrease from \$150.00 to \$100.00 biweekly.**

All remaining terms and provisions of the plan are unaffected unless specifically addressed herein. In the event of a conflict between the original plan and the modification set forth above, the later shall supersede and control.

6. **BY SIGNING BELOW THE PROPONENT OF THE MODIFICATION CERTIFIES THAT, AFTER REVIEW OF THE MODIFICATION AND ALL OTHER TERMS AND PROVISIONS OF THE PLAN, THOSE REMAINING TERMS AND PROVISIONS OF THE PLAN ARE CONSISTENT WITH THE PROPOSED MODIFICATIONS**

CERTIFICATION

1. I Krysta L. Kerr, attorney for debtor(s) Wayne and Sharon Taylor, certify that I have reviewed the modification proposed above with the debtor(s), and that the debtor(s) has/have authorized me to file it with the court.

/s/ Krysta L. Kerr
Counsel for the debtor(s)

1/26/2016
Date

WHEREFORE, the Proponent requests that the court approve the modification to the Chapter 13 Plan as stated herein.

Dated: 1/26/2016

Attorneys for Miller & Miller, LLC.

at City, State.
Milwaukee, Wisconsin

By: Krysta L. Kerr
Bar No. 1090070

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